

Information to identify the case:

Debtor 1 Joseph D. Knodle
First Name Middle Name Last Name
Debtor 2 Lisa D. Knodle
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1948
EIN -----
Social Security number or ITIN xxx-xx-5413
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-22836-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph D. Knodle

Lisa D. Knodle

11/16/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph D. Knodle
Lisa D. Knodle
Debtors

Case No. 12-22836-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 57

Date Rcvd: Nov 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016.

db/jdb +Joseph D. Knodle, Lisa D. Knodle, 239 Thornwood Drive, Canonsburg, PA 15317-3848
cr +U.S. Department of Housing and Urban Development, c/o Novad Management Consulting, LLC,
Shepherd's Mall, 2401 N. W. 23rd Street, Suite 1A, Oklahoma City, OK 73107-2423
13391090 +Arthritis & Rheumatology Associates, 90 West Chestnut Street, Suit 410,
Washington, PA 15301-4524
13439364 +Borough of Canonsburg, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13391095 CBCS, PO Box 163006, Columbus, OH 43216-3006
13391100 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, PO Box 742537, Cincinnati, OH 45274-2537)
13391092 +Capital One Bank, C/O Patenaude and Felix P.C., 213 East Main Street,
Carnegie, PA 15106-2701
13391093 +Capital One, N.A., PO Box 30285, Salt Lake City, UT 84130-0285
13549083 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
13391099 +Civic Consumer Discount, 61 W Pike St, Canonsburg, PA 15317-1313
13442483 DEUTSCHE BANK NATIONAL TRUST COMPANY, Resurgent Capital Services, PO Box 10368,
Greenville, SC 29603-0368
13391104 +David R. Galloway, Esquire, 130 B Gettysburg Pike, Mechanicsburg, PA 17055-5653
13391107 +Emerge/fnbo, Po Box 105374, Atlanta, GA 30348-5374
13391108 +Fulton, Freedman, Gullace, 28 East Main Street, Rochester, NY 14614-1928
13391112 Internal Revenue Service, Room 806, William S. Moorhead Federal Building,
Pittsburgh, PA 15222
13391114 +Jb Robinson, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
13391116 Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14196704 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
13391120 +Midland Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13391125 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
13391128 +PA Department of Revenue, 564 Forbes Avenue, Pittsburgh, PA 15219-2908
13391126 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
13391129 +Pa Department of Revenue, Bureau of Collections & Taxpayer Service,
11 Stanwix Street Room 310, Pittsburgh, PA 15222-1359
13391132 +Raymond P. Amatangelo, Attorney At Law, PO Box 25, Charleroi, PA 15022-0025
13391133 +Secretary of Housing Urban Development, Office of Housing FHA Comptroller,
Director of Mortgage Insur Accounting, 451 Seventh Street SW, Washington, DC 20410-0001
13391134 +The Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398
13419689 +U.S. Department of HUD, c/o Novad Management Consulting, LLC, Shepherd's Mall,
2401 N.W. 23rd Street, Suite 1A, Oklahoma City OK 73107-2423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 01:55:56 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
13391089 +EDI: AFNIRECOVERY.COM Nov 17 2016 01:48:00 Afni, Inc., Attn: Bankruptcy, Po Box 3097,
Bloomington, IL 61702-3097
13442381 EDI: AIS.COM Nov 17 2016 01:48:00 American InfoSource LP as agent for,
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
13438275 EDI: AIS.COM Nov 17 2016 01:48:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13391094 +EDI: CBCCSI.COM Nov 17 2016 01:48:00 CBCS, Po Box 163279, Columbus, OH 43216-3279
13391091 +E-mail/Text: cms-bk@cms-collect.com Nov 17 2016 01:55:24 Capital Managment Services, Inc.,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
13414164 EDI: CAPITALONE.COM Nov 17 2016 01:48:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
13391097 EDI: CIAC.COM Nov 17 2016 01:48:00 CitiMortgage, Inc., Post Office Box 183040,
Columbus, OH 43218-3040
13391098 +EDI: CIAC.COM Nov 17 2016 01:48:00 CitiMortgage, Inc., PO Box 9438,
Gaithersburg, MD 20898-9438
13391096 +EDI: CIAC.COM Nov 17 2016 01:48:00 CitiMortgage, Inc., 5280 Corporate Drive, MS1011,
Frederick, MD 21703-8502
13412210 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 01:55:56
Commonwealth of Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division,
Harrisburg, PA 17128-0946
13391102 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Nov 17 2016 01:56:44
Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13391103 +EDI: RCSFNBMARIN.COM Nov 17 2016 01:48:00 Credit One Bank, Po Box 98873,
Las Vegas, NV 89193-8873
13391105 EDI: IRS.COM Nov 17 2016 01:48:00 Departmen of Treasury, Internal Revenue Service,
Philadelphia, PA 19255-0025
13398235 +EDI: TSYS2.COM Nov 17 2016 01:48:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13391106 +EDI: TSYS2.COM Nov 17 2016 01:48:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
13391109 +EDI: HFC.COM Nov 17 2016 01:48:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253

District/off: 0315-2

User: lfin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13391110 +EDI: IIC9.COM Nov 17 2016 01:48:00 Ic Systems Inc, Po Box 64378,
St. Paul, MN 55164-0378
13391115 EDI: JEFFERSONCAP.COM Nov 17 2016 01:48:00 Jefferson Capital, 16 Mcleland Rd,
Saint Cloud, MN 56303
13419403 EDI: JEFFERSONCAP.COM Nov 17 2016 01:48:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
13391117 +EDI: RESURGENT.COM Nov 17 2016 01:48:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
13391118 +EDI: TSYS2.COM Nov 17 2016 01:48:00 Macys/fdsb, Attn: Bankruptcy, Po Box 8053,
Mason, OH 45040-8053
13391119 +EDI: MID8.COM Nov 17 2016 01:48:00 Midland Credit Management, Dept 12421, PO Box 603,
Oaks, PA 19456-0603
13391121 EDI: MID8.COM Nov 17 2016 01:48:00 Midland Credit Management, Inc., PO Box 60578,
Los Angeles, CA 90060-0578
13391122 +EDI: MID8.COM Nov 17 2016 01:48:00 Midland Funding, 8875 Aero Dr,
San Diego, CA 92123-2255
13391123 +EDI: MID8.COM Nov 17 2016 01:48:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
13391124 +E-mail/Text: bankruptcydepartment@tsico.com Nov 17 2016 01:56:58 Nco Fin /99,
Po Box 15636, Wilmington, DE 19850-5636
13391127 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 01:55:55 PA Department of Revenue,
1 Revenue Place, Harrisburg, PA 17128-0001
13391130 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 01:55:56
Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
13391131 +E-mail/Text: nod.referrals@fedphe.com Nov 17 2016 01:55:15 Phelan Hallinan & Schmieg,
One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400,
Philadelphia, PA 19103-1814

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Canonsburg
cr CITIMORTGAGE INC
cr MIDLFIRST BANK
cr The Washington Hospital
cr* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
13391101* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas Of Pennsylvania, 200 Civic Center Dr 11th Fl,
Columbus OH 43215)
13391113* +Internal Revenue Service, Insolvency Unit II, 1000 Liberty Avenue, Room 705,
Pittsburgh, PA 15222-4014
13391111* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13426688* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
13471239* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617)
13394944* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13391135 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 4, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

Jeffrey R. Hunt on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com,
cnoroski@grblaw.com
Joseph P. Schalk on behalf of Creditor CITIMORTGAGE INC pawb@fedphe.com,
joseph.schalk@phelanhallinan.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
Mary L. Thibadeau on behalf of Creditor The Washington Hospital mary.thibadeau@klgates.com
Matthew J. Madvay on behalf of Debtor Joseph D. Knodle mjmadvay@verizon.net, mmadvay@yahoo.com
Matthew J. Madvay on behalf of Joint Debtor Lisa D. Knodle mjmadvay@verizon.net,
mmadvay@yahoo.com
Matthew J. Madvay on behalf of Plaintiff Lisa D. Knodle mjmadvay@verizon.net, mmadvay@yahoo.com
Matthew J. Madvay on behalf of Plaintiff Joseph D. Knodle mjmadvay@verizon.net,
mmadvay@yahoo.com
Megan E. Farrell on behalf of Defendant Secretary of Housing and Urban Development
Megan.Farrell@usdoj.gov, Patricia.Fitzgerald@usdoj.gov;Deborah.Verrilla@usdoj.gov
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmeecf@chapter13trusteeewdpa.com

TOTAL: 12